

Jennifer J. Johnson
Secretary
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue, NW.
Washington, DC 20551

Re: Docket No. R-1404 and RIN No. 7100 AD63

February 17, 2011

Board of Governors of the Federal Reserve System,

Thank you for the opportunity to comment on the Federal Reserve System's proposed "Debit Card Interchange Fees and Routing" rule.

As a consumer and as an officer of a financial institution, I am concerned with the impact that the new ruling for Interchange will have on my wallet as well as those that I service. My bank has worked hard to provide a very solid product for its consumer customers, including myself, which is now at risk with your new ruling.

With the changes to Interchange Fees, we the consumers will take the hit with increased fees and fewer services. How are financial institutions supposed to offer these free products if they are unable to substantiate the cost? Big Business seems to be driving this and through research I have found that a similar rule passed in Australia. Please note that it is documented that the savings were not passed to the consumer! Instead, Big Business won, once again.

Please do not let this happen, the consumers have faced far too big of a burden in the last few years.

Sincerely,

A handwritten signature in black ink, appearing to read 'Darrell Mathews', with a stylized flourish at the end.

Darrell Mathews